

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
Newport News Division**

In re: Miguel Angel Sosa Avila,

Case No.: 21-50907-FJS
Chapter 13

Debtor.

ORDER CONFIRMING PLAN

The Chapter 13 Plan (the "**Plan**") filed by the Debtor on April 12, 2024, replacing all previously filed plans, if any, having been transmitted to all creditors; and it having been determined that the Plan meets each of the requirements of 11 U.S.C. § 1325(a);

It is ORDERED that:

- (1) The Plan as filed or modified is CONFIRMED.
- (2) Upon entry of this order, all property of the estate reverts in the Debtor. Notwithstanding such reversion, the Debtor shall not, without obtaining prior court approval, as it relates to real or personal property: transfer, sell, acquire, encumber, refinance, enter into a loan modification, or incur debt (whether secured or unsecured) exceeding the cumulative total of \$5,000.00 in principal. A motion seeking approval of any such transaction shall (i) provide proper notice to the Chapter 13 Trustee and all other appropriate parties and (ii) include a complete disclosure of the terms of the proposed transaction.
- (3) All funds received by the Chapter 13 Trustee on or before the date of an order of dismissal shall be disbursed to creditors, unless such disbursement would be de minimis, in which case the funds may be disbursed to the Debtor or paid into the Treasury registry fund account of the Court, at the discretion of the Trustee.

All funds received by the Chapter 13 Trustee after the date of the entry of the order of dismissal shall be refunded to the Debtor at their address of record.

All undisbursed funds on deposit with the Chapter 13 Trustee on or after the date of an order of conversion shall be disbursed to the Debtor.
- (4) The holder of each secured claim provided for in paragraphs 4A or 4D of the Plan shall retain the lien securing such claim until the earlier of (i) the payment of the underlying debt determined under nonbankruptcy law or (ii) discharge under § 1328 or (iii) such lien is otherwise avoided by separate Court order entered in this case or associated adversary proceeding. If this case is dismissed or converted without completion of the Plan, such lien shall be retained by such holder to the extent recognized by applicable nonbankruptcy law.

- (5) The Debtor shall provide copies of tax returns to the Chapter 13 Trustee upon request.
- (6) In any chapter 13 case (1) that involves any claim that is secured by a security interest in the Debtor's principal residence for which the plan provides that either the trustee or Debtor will make contractual installment payments and (2) where there is no order terminating or annulling the automatic stay related to such claim, the Debtor shall file, within 30 days of completion of the plan payments due under the terms of any confirmed plan, a certification (in addition to the certification required under LBR 4008-2(A)) as to whether all contractual installment payments due during the life of the case have been made. If the Debtor fails to timely file a certification, or if the Debtor's certification states that not all contractual installment payments were made during the Chapter 13 case, the standing trustee shall file a motion to dismiss without a discharge.

Date: May 14 2024

/s/ Frank J Santoro
United States Bankruptcy Judge

Entered on Docket: May 14 2024

I ask for this:

/s/ Kelly M. Barnhart
Kelly M. Barnhart, VSB No. 65246
Chapter 13 Trustee
7021 Harbour View Blvd., Ste 101
Suffolk, VA 23435
Telephone: (757) 233-8294; (757) 226-0287
kbarnhart@kmbch13.com

PARTIES TO RECEIVE COPIES:

Miguel Angel Sosa Avila
253 Beauregard Heights
Hampton, VA 23669

Christian D'Angelo DeGuzman, Esquire
5900 E Virginia Beach Blvd Ste 507
Janaf Office Building
Norfolk, VA 23502

In re:
Miguel Angel Sosa Avila
Debtor

Case No. 21-50907-FJS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-6
Date Rcvd: May 14, 2024

User: JillGlenn
Form ID: pdford3

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2024:

Recip ID	Recipient Name and Address
db	+ Miguel Angel Sosa Avila, 253 Beauregard Heights, Hampton, VA 23669-1558
cr	+ BANK OF AMERICA, N.A., BWW Law Group, LLC, 8100 Three Chopt Rd, Suite 240, Richmond, VA 23229-4833
cr	+ Select Portfolio Servicing, Inc., BWW Law Group, LLC, 8100 Three Chopt Rd, Suite 240, Richmond, VA 23229-4833
cr	+ Wilmington Savings Fund Society, FSB, not in its i, BWW Law Group, LLC, 8100 Three Chopt Rd, Suite 240, Richmond, VA 23229-4833
15789620	+ Alicia Sosa, 253 Beauregard Heights, Hampton, VA 23669-1558
15789623	City of Newport News, Office of the Treasurer, PO Box 975, Newport News, VA 23607-0975
15789628	+ Eliza Sosa, c/o E. Wayne Powell, Esquire, 421 Branchway Rd., N. Chesterfield, VA 23236-3034
15789630	+ Hampton Circuit Court, Attn: Civil Division, PO Box 40, Hampton, VA 23669-0040
15789632	+ Linda Bremmer, 408 Walnut Street, Hampton, VA 23669-2273
15789633	Midland Funding, LLC, PO Box 98875, Las Vegas, NV 89193-8875
15799823	+ Sterling Chambers, 112 Beverly Street, Hampton, VA 23669-1925
15826860	Wilmington Savings Fund Society, FSB et al, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: ustpregion04.no.ecf@usdoj.gov	May 15 2024 00:35:00	UST smg Newport News, Office of the U. S. Trustee, 200 Granby Street Room 625, Norfolk, VA 23510-1814
cr	+ Email/Text: RASEBN@raslg.com	May 15 2024 00:34:00	U.S. Bank Trust National Association, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
15789621	+ Email/Text: creditcardbkcorrespondence@bofa.com	May 15 2024 00:34:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
15823010	Email/Text: creditcardbkcorrespondence@bofa.com	May 15 2024 00:34:00	Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
15789626	Email/Text: bankruptcy@credcontrol.com	May 15 2024 00:34:00	Credit Control Corporation, Attn: Bankruptcy, Po Box 120570, Newport News, VA 23612-0000
15789622	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 15 2024 00:59:51	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15789624	+ Email/Text: convergent@ebn.phinsolutions.com	May 15 2024 00:35:03	Convergent Outsourcing, Inc., Attn: Bankruptcy, 800 Sw 39th St, Ste 100, Renton, WA 98057-4927
15789625	+ Email/Text: bankruptcy@credencerm.com	May 15 2024 00:35:00	Credence Resource Management, LLC, Attn: Bankruptcy, 4222 Trinity Mills Road Suite 260, Dallas, TX 75287-7666
15789627	+ Email/PDF: creditonebknotifications@resurgent.com	May 15 2024 01:00:08	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15789629	Email/Text: ECF@fayservicing.com	May 15 2024 00:34:00	Fay Servicing Llc, Attn: Bankruptcy Dept, Po Box 809441, Chicago, IL 60680-0000
15799822	+ Email/Text: sbse.cio.bnc.mail@irs.gov	May 15 2024 00:34:00	Internal Revenue Service, Centralized Insolvency

District/off: 0422-6

User: JillGlenn

Page 2 of 3

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Total Noticed: 33

			Ops., Post Office Box 7346, Philadelphia, PA 19101-7346
15818614	Email/PDF: resurgentbknotifications@resurgent.com	May 15 2024 00:49:38	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15794025	Email/Text: BankruptcyECFMail@mccalla.com	May 15 2024 00:34:00	Wilmington Savings Fund Society, FSB, not in its, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
15789634	+ Email/Text: nsm_bk_notices@mrcooper.com	May 15 2024 00:34:00	Mr. Cooper, Attn: Bankruptcy, Po Box 619098, Dallas, TX 75261-9098
15820480	+ Email/Text: nsm_bk_notices@mrcooper.com	May 15 2024 00:34:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
15789635	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 15 2024 00:49:09	Portfolio Recovery Associates, 120 Corporate Blvd., Norfolk, VA 23502-0000
16189962	+ Email/Text: RASEBN@raslg.com	May 15 2024 00:34:00	Robertson, Anschutz, Schneid, Crane &, Partners, PLLC, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001
15789636	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 15 2024 00:35:00	SPS, Inc, Attn: Bankruptcy, PO Box 65250, Salt Lake City, UT 84165-0250
15817492	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 15 2024 00:35:00	Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
15974374	+ Email/Text: bkteam@selenefinance.com	May 15 2024 00:34:00	U.S. Bank Trust National Association, Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
16189695	+ Email/Text: RASEBN@raslg.com	May 15 2024 00:34:00	U.S. Bank Trust National Association, Robertson, Anschutz, Schneid, & Crane PL, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
cr		Eliza Sosa
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr		Wilmington Savings Fund Society, FSB, not in its i
15789631		Johnnie Brickey, Daphia Drive
cr	*+	BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785
cr	*+	SELECT PORTFOLIO SERVICING, INC., BWW Law Group, LLC, 8100 Three Chopt Road, Suite 240, Richmond, VA 23229-4833

TOTAL: 5 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 16, 2024

Signature: /s/Gustava Winters

District/off: 0422-6

User: JillGlenn

Page 3 of 3

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2024 at the address(es) listed below:

Name	Email Address
A. Michelle Hart	on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity but solely as Owner Trustee of CIM 2021-NR4 michelle.ippoliti@mccalla.com, mccallaecf@ecf.courtdrive.com
Brandon R. Jordan	on behalf of Creditor U.S. Bank Trust National Association bjordan@raslg.com rascrane@ecf.courtdrive.com
Christian D. DeGuzman	on behalf of Debtor Miguel Angel Sosa Avila cdd147@gmail.com deguzmanlaw@gmail.com,christian@deguzmanlawfirm.com;deguzman.christiand.r116544@notify.bestcase.com
Dane Exnowski	on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity but solely as Owner Trustee of CIM 2021-NR4 dane.exnowski@mccalla.com, mccallaecf@ecf.courtdrive.com
Ernest Wayne Powell	on behalf of Plaintiff Eliza Sosa wpowell@ewplg.com
Ernest Wayne Powell	on behalf of Creditor Eliza Sosa wpowell@ewplg.com
Gerard R. Vetter	ustpregion04.no.ecf@usdoj.gov
Heather Diane Bock	on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity but solely as Owner Trustee of CIM 2021-NR4 heather.bock@mccalla.com, mccallaecf@ecf.courtdrive.com
Jason Meyer Krumbein	on behalf of Defendant Miguel Angel Sosa Avila jkrumbein@krumbeinlaw.com a30156@yahoo.com;plutzky@krumbeinlaw.com;jkrumbein@recap.email
Kelly M. Barnhart	kbarnhart@kmbch13.com
Kelly Megan Barnhart	on behalf of Trustee R. Clinton Stackhouse Jr. barnhart@rgblawfirm.com, janice@rgblawfirm.com
Kinnera Bhoopal	on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity but solely as Owner Trustee of CIM 2021-NR4 kinnera.bhoopal@mccalla.com, mccallaecf@ecf.courtdrive.com
Linda Pierre	on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity but solely as Owner Trustee of CIM 2021-NR4 linda.st.pierre@mccalla.com, mccallaecf@ecf.courtdrive.com
Maria A. Tsagaris	on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity but solely as Owner Trustee of CIM 2021-NR4 maria.tsagaris@mccalla.com, mccallaecf@ecf.courtdrive.com
Mary F. Balthasar Lake	on behalf of Creditor SELECT PORTFOLIO SERVICING INC. Mary.Lake@bww-law.com, Bankruptcy@bww-law.com
Mary F. Balthasar Lake	on behalf of Creditor BANK OF AMERICA N.A. Mary.Lake@bww-law.com, Bankruptcy@bww-law.com
Mary F. Balthasar Lake	on behalf of Creditor Select Portfolio Servicing Inc. Mary.Lake@bww-law.com, Bankruptcy@bww-law.com
Mary F. Balthasar Lake	on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity but solely as Owner Trustee of CIM 2021-NR4 Mary.Lake@bww-law.com, Bankruptcy@bww-law.com
Phillip Raymond	on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity but solely as Owner Trustee of CIM 2021-NR4 phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
William M. Savage	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper LOGSECF@logs.com

TOTAL: 20